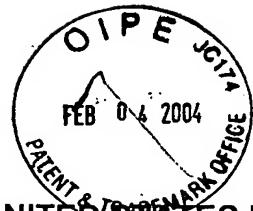


Docket No.: 3350-106C
File No. 1158.41557CX3
Client No.: Kight + Ebill+C

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
KIGHT, et al. : Art Unit: 3624
Serial No: 10/608,414 :
Filed: June 30, 2003 :
Examiner: TBD

For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 4, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

- No additional fee is required.
 Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

- A Credit Card Payment form in the amount of \$0 is attached
- Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



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Telephone: (703) 236-6080
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SWC/slk



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

KIGHT et al : Group Art Unit: 3624
Serial No. 10/608,414 : Examiner: TBD
Filed: June 30, 2003 :
For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 4, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-106C
File No. 1158.41557CX3
Client No. Kight + EBill-C

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41557CX3) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

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Sheet 1 of 4

Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-106C 1158.41557CX3	SERIAL NO. 10/608,414
				APPLICANT KIGHT, et al.	
				FILING DATE June 30, 2003	GROUP 3624
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)					

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Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	4,745,559	5-17-88	Willis, et al.			
AB	5,483,445	1-9-96	Pickering			
AC	5,930,759	7-27-99	Moore, et al.			
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AH	5,978,780	11-2-99	Watson			
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AJ	6,044,362	3-28-00	Neely			
AK	5,943,656	8-24-99	Crooks, et al.			
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						Yes	No
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AU	Anita Malnig, Roundup of Financial Software: Home Accountant, pp. 73-74, II Computing, Vol. 1, No. 3, February 1986
AV	Sharon Gamble Rue, Electronic Checkbook, Macintosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
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AZ	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp. pp. 312-356

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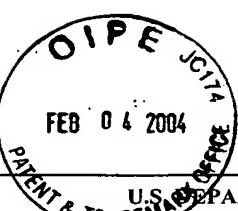
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA 5,496,991	3-5-96	Delfer, III, et al.			
	AB 5,265,008	11-23-93	Benton, et al.			
	AC 5,121,945	6-16-92	Thomson, et al.			
	AD 4,484,328	11-20-84	Schlafly			
	AE 4,649,563	3-10-87	Riskin			
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	AG 5,326,959	7-5-94	Perazza			
	AH 5,465,206	11-7-95	Hilt, et al.			
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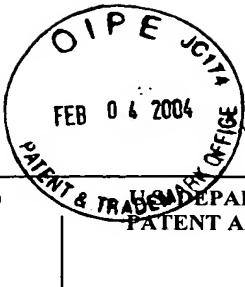
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA 6,035,285	3-7-00	Schlect, et al.			
	AB 6,070,150	5-30-00	Remington, et al.			
	AC 4,799,156	1-17-89	Shavit, et al.			
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	AK 6,128,603	10-3-00	Dent, et al.			
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	AA	2002/ 0023055	Antognini, et al.			
	AB	5,007,084	Materna, et al.			
	AC	4,947,028	Gorog			
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	AF	5,283,829	Anderson			
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	AJ	6,078,907	Lamm			
	AK	6,188,994	Egendorf			
	AL					

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